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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)

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Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2, Mortgage Pass-Through Certificates, Series 2006-WMC2

In Re:

Paul A. Homes,

Debtor.



Order Filed on December 27, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 16-18005 VFP

Adv. No.:

Hearing Date: 12/20/18 @ 10:00 a.m..

Judge: Vincent F. Papalia

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

DATED: December 27, 2018

Honorable Vincent F. Papalia United States Bankruptcy Judge (Page 2)

Debtors: Paul A. Holmes Case No: 16-18005 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING

CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2, Mortgage Pass-Through Certificates, Series 2006-WMC2, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 187 North 9th Street, Newark, NJ, 07107, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell L. Low, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 13, 2018, Debtor is due for the September 2018 through December 2018 post-petition payments for a total post-petition default of \$9,681.48 (4 @ 1,648.43, 3 AO @ \$917.00, 1 AO @ \$919.90, less suspense \$583.14); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$3,500.00 to be received no later than December 6, 2018; and

It is **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make an immediate payment of \$3,500.00 to be received no later than December 20, 2018; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$2,681.48 to be received no later than December 31, 2018; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume January 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtors: Paul A. Holmes Case No: 16-18005 VFP

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CERTIFICATION OF DEFAULT

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtor's Chapter 13 plan and the certification of default is hereby resolved.